Fill in this information to identify your ca	ase:
United States Bankruptcy Court for the: WESTERN DISTRICT OF TEXAS	
Case number (if known):	Chapter you are filing under: ✓ Chapter 7 ─ Chapter 11 ─ Chapter 12 ─ Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/22

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together--called a joint case--and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture	Fernando	
	identification (for example, your driver's license or	First Name	First Name
	passport).	Middle Name	Middle Name
		Jaquez	
	Bring your picture identification to your meeting	Last Name	Last Name
	with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8	First Name	First Name
	years		
	Include your married or maiden names and any	Middle Name	Middle Name
	assumed, trade names and "doing business as" names.	Last Name	Last Name
	Do NOT list the name of any separate legal entity such as	First Name	First Name
	a corporation, partnership, or LLC that is not filing this	Middle Name	Middle Name
	petition.	Last Name	Last Name
		Fernie's Trucking	
		Business name (if applicable)	Business name (if applicable)
		Business name (if applicable)	Business name (if applicable)

Del	btor 1 Fernando Jaque	z	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>1</u> <u>9</u> <u>5</u> <u>5</u>	xxx - xx
	number or federal Individual Taxpayer	OR	OR
	Identification number (ITIN)	9xx - xx	9xx - xx
4.	Your Employer Identification Number (EIN), if any.	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		11621 Pratt Ave. Number Street	Number Street
		El Paso TX 79936	
		City State ZIP Code	City State ZIP Code
		El Paso County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to you at this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing	Check one:	Check one:
	this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. § 1408.)	I have another reason. Explain. (See 28 U.S.C. § 1408.)
Р	Part 2: Tell the Court	t About Your Bankruptcy Case	
7.	The chapter of the Bankruptcy Code you	Check one: (For a brief description of each, see for Bankruptcy (Form 2010)). Also, go to the top	Notice Required by 11 U.S.C. § 342(b) for Individuals Filing of page 1 and check the appropriate box.
	are choosing to file under	☑ Chapter 7	
		Chapter 11	
		Chapter 12	
		Chapter 13	

Deb	ptor 1 Fernando Jaquez		Case number (if known)					
8.	How you will pay the fee	cc	will pay the entire fee when I file my petition burt for more details about how you may pay ay with cash, cashier's check, or money orde shalf, your attorney may pay with a credit care	Typically, if you are part. If your attorney is sub	ying the fee yourself, you may mitting your payment on your			
			need to pay the fee in installments. If you dividuals to Pay The Filing Fee in Installmen		and attach the Application for			
		By th fe	I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.					
9.	Have you filed for	☑ No	0					
	bankruptcy within the last 8 years?	☐ Ye	es.					
		District	over 8 yrs - Western Dist of TX, EI P	<u>a</u> When <u>04/11/1997</u> <u>MM / DD / YYYY</u>	Case number 97-30784			
		District		When MM / DD / YYYY	Case number			
		District			Case number			
10.	Are any bankruptcy	√ No	0					
	cases pending or being filed by a spouse who is	☐ Ye	es.					
	not filing this case with you, or by a business	Debtor		Relationsl	nip to you			
	partner, or by an	District	(<u> </u>	When	Case number,			
	affiliate?			MM / DD / YYYY	if known			
		Debtor		Relationsl	nip to you			
		District		When	Case number,			
				MM / DD / YYYY	if known			
11.	Do you rent your residence?		o. Go to line 12. es. Has your landlord obtained an eviction	iudamont against vou?				
		Ц '		juugineni againsi you!				
			No. Go to line 12. Yes. Fill out Initial Statement Aboruand file it as part of this bankruptc	•	Against You (Form 101A)			

Deb	tor 1 Fernando Jaqı	uez			Case number (if known)		
P	art 3: Report Abo	ut Any Bu	usine	sses You Own as a	a Sole Proprietor			
2.	Are you a sole proprieto of any full- or part-time business?	or 🗸		Go to Part 4. Name and location of b	usiness			
	A sole proprietorship is a business you operate as individual, and is not a separate legal entity such a corporation, partnership LLC.	ı as		Name of business, if any Number Street				
	If you have more than on- sole proprietorship, use a separate sheet and attact to this petition.			Health Care Busi	box to describe your business: ness (as defined in 11 U.S.C. § I Estate (as defined in 11 U.S.C. § 101(53A) er (as defined in 11 U.S.C. § 10	101(27A)) C. § 101(51B)	ZIP Co	de
3.	3. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a <i>small business debtor</i> or a debtor as defined by 11 U.S.C.		osing to a sma st rece f any of	to proceed under Subch. Il business debtor or you nt balance sheet, statem f these documents do no	the court must know whether yeapter V so that it can set approp u are choosing to proceed under nent of operations, cash-flow sta of exist, follow the procedure in	o <i>riate deadlir</i> r Subchapter atement, and	es. If you V, you mu federal in	indicate that you ust attach your come tax return
	§ 1182(1)? For a definition of small business debtor, see 11 U.S.C. § 101(51D).		No.	I am not filing under C I am filing under Chap the Bankruptcy Code.	napter 11. ter 11, but I am NOT a small bu	ısiness debto	r accordin	g to the definition i
			Yes.	•	ter 11, I am a small business de I do not choose to proceed und		-	
			Yes.	-	ter 11, I am a debtor according I choose to proceed under Sub			
P	art 4: Report If Yo	u Own o	r Hav	e Any Hazardous F	Property or Any Property	y That Nee	eds Imm	ediate Attentic
4.	Do you own or have any property that poses or is alleged to pose a threat imminent and identifiab hazard to public health	s 🗀 of le	No Yes.	What is the hazard?				
	safety? Or do you own any property that needs immediate attention?			If immediate attention	is needed, why is it needed?			
	For example, do you own perishable goods, or livestock that must be fed a building that needs urge repairs?	l, or		Where is the property?	Number Street			
	.,							
					Citv		State	ZIP Code

Debtor 1 Fernando Jaquez Case number (if known)

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

You must check one:

About Debtor 1:

☑ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case): You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Deb	otor 1	Fernando Jaquez					Case number (if	know	n)
Р	art 6:	Answer These Q	uesti	ions fo	or Reportin	g Purpos	ses		
16.	What k have?	ind of debts do you	16a.	as "in		ndividual pı 16b.	sumer debts? Consumer de rimarily for a personal, family,		re defined in 11 U.S.C. § 101(8) usehold purpose."
			16b.	mone		ss or invest 16c.	iness debts? Business deb iment or through the operation		e debts that you incurred to obtain e business or investment.
			16c.	State	the type of de	bts you ow	e that are not consumer or bu	sines	s debts.
17.	Are you	u filing under er 7?		No.	l am not filing	under Chap	oter 7. Go to line 18.		
	any exc exclud admini are pai availab	estimate that after empt property is ed and strative expenses d that funds will be lef for distribution ecured creditors?		;	•	•	•	-	xempt property is excluded and to distribute to unsecured creditors?
18.		any creditors do timate that you		1-49 50-99 100-19 200-99			1,000-5,000 5,001-10,000 10,001-25,000		25,001-50,000 50,001-100,000 More than 100,000
19.		uch do you te your assets to th?		\$100,0	,000 1-\$100,000 01-\$500,000 01-\$1 million		\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million		\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20.		uch do you te your liabilities to		\$100,0	,000 1-\$100,000 01-\$500,000 01-\$1 million		\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million		\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion

ebtor 1	Fernando Jaquez		Case number (if known)
Part 7:	Sign Below		
or you	_	I have examined this petition, and I declare and correct.	under penalty of perjury that the information provided is true
		•	m aware that I may proceed, if eligible, under Chapter 7, 11, 12, erstand the relief available under each chapter, and I choose to
		pay or agree to pay someone who is not an attorney to help me read the notice required by 11 U.S.C. § 342(b).	
		I request relief in accordance with the chap	eter of title 11, United States Code, specified in this petition.
		•	ncealing property, or obtaining money or property by fraud in ult in fines up to \$250,000, or imprisonment for up to 20 years, d 3571.
		X /s/ Fernando Jaquez Fernando Jaquez, Debtor 1	X Signature of Debtor 2
		Executed on 09/11/2023 MM / DD / YYYY	Executed on MM / DD / YYYY

Debtor 1	Fernando Jaquez			Case num	ber (if know	n)		
For your attorney, if you are represented by one If you are not represented by an attorney, you do not need to file this page.		I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.						
		X /s/ Eric M. Ma	artinez ttorney for Debtor		Date	09/11/2023 MM / DD / YYYY		
		El Paso City			TX State	79925 ZIP Code		
		Contact phone	(915) 490-0063	Email add	ress ericm	artinez1@yahoo.com		
		24034822 Bar number			TX State	_		

Debtor 1 Fern	ando		Jaquez		
First N		/liddle Name	Last Name	-	
Debtor 2 (Spouse, if filing) First N	Jame N	/liddle Name	Last Name	-	
United States Bankrupto	ov Court for the: V	WESTERN DIS	STRICT OF TEXAS		
Case number	5y Court for the. <u>•</u>	YLOILIM DI	JIMOI OF TEXAS	-	
(if known)				—	k if this is an ded filing
Official Form 106	SA/B				
Schedule A/B: P	roperty				12/15
Part 1: Describe	e Each Reside	ence, Buildir	ng, Land, or Other Real	Estate You Own or Hav	e an Interest In
Part 1: Describe	e any legal or equ	·	ng, Land, or Other Real		e an Interest In
Part 1: Describe 1. Do you own or have No. Go to Part Yes. Where is:	e any legal or equ 2. the property?	what is the Check all	t in any residence, building, leading,	land, or similar property? Do not deduct secured cla amount of any secured cla	aims or exemptions. Put th aims on <i>Schedule D:</i>
Part 1: Describe 1. Do you own or have No. Go to Part Yes. Where is 1.1. 11621 Pratt Ave, El Pa	e any legal or equ 2. the property?	witable interest What is th Check all ☑ Single ☐ Duple	t in any residence, building, l	land, or similar property? Do not deduct secured cla	aims or exemptions. Put th aims on <i>Schedule D:</i>
Part 1: Describe 1. Do you own or have No. Go to Part	e any legal or equ 2. the property?	what is the Check all	t in any residence, building, the property? that apply. e-family home ex or multi-unit building lominium or cooperative ufactured or mobile home	land, or similar property? Do not deduct secured class amount of any secured class Creditors Who Have Clair Current value of the	aims or exemptions. Put th aims on Schedule D: ns Secured by Property. Current value of the
Part 1: Describe 1. Do you own or have No. Go to Part Yes. Where is 1.1. 11621 Pratt Ave, El Pa	e any legal or equ 2. the property?	what is the Check all Duple Check	t in any residence, building, the property? that apply. e-family home ex or multi-unit building dominium or cooperative ufactured or mobile home ettment property share	Do not deduct secured cla amount of any secured cla Creditors Who Have Clair Current value of the entire property?	aims or exemptions. Put th aims on Schedule D: ms Secured by Property. Current value of the portion you own? \$180,295.00 our ownership nple, tenancy by the
Part 1: Describe 1. Do you own or have No. Go to Part Yes. Where is 1.1. 11621 Pratt Ave, El Pa	e any legal or equ 2. the property?	what is the Check all Single Condo	t in any residence, building, the property? that apply. e-family home ex or multi-unit building dominium or cooperative ufactured or mobile home etiment property share an interest in the property?	Do not deduct secured cla amount of any secured cla Creditors Who Have Clair Current value of the entire property? \$180,295.00 Describe the nature of y interest (such as fee sim	aims or exemptions. Put the aims on Schedule D: ms Secured by Property. Current value of the portion you own? \$180,295.00 our ownership nple, tenancy by the
Part 1: Describe 1. Do you own or have No. Go to Part Yes. Where is 1.1. 11621 Pratt Ave, El Pa	e any legal or equ 2. the property?	what is the Check all	t in any residence, building, the property? that apply. e-family home ex or multi-unit building dominium or cooperative ufactured or mobile home etiment property share an interest in the property?	Do not deduct secured cla amount of any secured cla Creditors Who Have Clair Current value of the entire property? \$180,295.00 Describe the nature of y interest (such as fee sin entireties, or a life estate Homestead Property Check if this is come (see instructions)	aims or exemptions. Put the aims on Schedule D: Ins Secured by Property. Current value of the portion you own? \$180,295.00 Our ownership inple, tenancy by the ea), if known.

Debtor 1	Fernand	lo Jaquez	Cas	e number (if known)	
Part 2	Descr	ibe Your Vehicles			
			e interest in any vehicles, whether they are a vehicle, also report it on Schedule G: Exec		
3. Cars	s, vans, truck	s, tractors, sport utility	vehicles, motorcycles		
	No Yes				
3.1. Make:		Toyota Tacoma	Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured cla amount of any secured cla Creditors Who Have Claim	
Model: Year:		2012	Debtor 2 only Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
Approxim Other info	ate mileage:	120,000	At least one of the debtors and another	\$13,350.00	\$13,350.00
		na (approx. 120,000	Check if this is community property (see instructions)		
Exai ☑			and other recreational vehicles, other veh al watercraft, fishing vessels, snowmobiles, m		
		•	own for all of your entries from Part 2, inclu Part 2. Write that number here	_	\$13,350.00
Part 3	Descr	ihe Your Personal :	and Household Items		
			terest in any of the following items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
Exai	mples: Major	s and furnishings appliances, furniture, line	ens, china, kitchenware		·
	No Yes. Describ	e Household good	ds and furnishings		\$3,000.00
			video, stereo, and digital equipment; compute evices including cell phones, cameras, media		_
ب	No Yes. Describ	e]
		ies and figurines; paintin	gs, prints, or other artwork; books, pictures, o ollections; other collections, memorabilia, col	-	_
ب ب	No Yes. Describ	e]
	mples: Sports		, and other hobby equipment; bicycles, pool to	ables, golf clubs, skis;	J
ب ن	No Yes. Describ	e]

Deb	tor 1 Fernando Jaqu	ez	Case number (if known)	
10.	Firearms Examples: Pistols, rifles,	shotguns, ammunition, and ı	related equipment	
	✓ No ☐ Yes. Describe			
11.	Clothes Examples: Everyday cloth	nes, furs, leather coats, desi	gner wear, shoes, accessories	
	No ✓ Yes. Describe ✓	earing apparel		\$300.00
12.	Jewelry Examples: Everyday jewe gold, silver	elry, costume jewelry, engage	ement rings, wedding rings, heirloom jewelry, watches, gems,	
	✓ No ☐ Yes. Describe			
13.	Non-farm animals Examples: Dogs, cats, bir ✓ No ☐ Yes. Describe	ds, horses		
14.		household items you did n	ot already list, including any health aids you	
	did not list ✓ No ☐ Yes. Give specific information	•		1
	IIIIOIIIIalioii			
15.			3, including any entries for pages you have→	\$3,300.00
Pa	art 4: Describe Yo	ur Financial Assets		
Do y	ou own or have any lega	l or equitable interest in ar	ny of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16.	Cash Examples: Money you have petition	ve in your wallet, in your hon	ne, in a safe deposit box, and on hand when you file your	
	✓ No ☐ Yes		Cash:	
17.		ses, and other similar institu	unts; certificates of deposit; shares in credit unions, itions. If you have multiple accounts with the same	
	□ No ☑ Yes	Institution name	e:	
	17.1. Checking ac	count: Checking acc	count at Wells Fargo	\$58.67

Deb	tor 1 Fernando Jaque:	Z	Case number (if known)	
18.		ublicly traded stocks estment accounts with brokerage firm	s, money market accounts	
		Institution or issuer name:		
19.	Non-publicly traded stock an interest in an LLC, parti		unincorporated businesses, including	
	✓ No Yes. Give specific information about them	Name of entity:	% of ownership:	
20.	Negotiable instruments inclu	e bonds and other negotiable and n ide personal checks, cashiers' check are those you cannot transfer to som	s, promissory notes, and money orders.	
	✓ No Yes. Give specific information about them	Issuer name:		
21.	profit-sharing pla	ERISA, Keogh, 401(k), 403(b), thrift s	savings accounts, or other pension or	
	✓ No Yes. List each account separately. T	ype of account: Institution name	e:	
22.		posits you have made so that you ma	y continue service or use from a company es (electric, gas, water), telecommunications	
	✓ No ✓ Yes	Institution name o	r individual:	
23.	_		o you, either for life or for a number of years)	
	✓ No ☐ Yes	Issuer name and description:		
24.	_	RA, in an account in a qualified AB	LE program, or under a qualified state tuition pro	ogram.
	✓ No ☐ Yes	Institution name and description. Se	parately file the records of any interests. 11 U.S.C.	§ 521(c)
25.	Trusts, equitable or future powers exercisable for you		nything listed in line 1), and rights or	
	✓ No Yes. Give specific information about them			
26.	Patents, copyrights, trader	marks, trade secrets, and other intendents, websites, proceeds from roya		
	No No			
	Yes. Give specific information about them			
27.			ociation holdings, liquor licenses, professional licens	ses
	✓ No Yes. Give specific information about them			

Deb	tor 1 Fernando Jaquez	Case number (if known)		
Mon	ney or property owed to you?		p D	urrent value of the ortion you own? o not deduct secured aims or exemptions.
28.	Tax refunds owed to you			
	□ No			
	Yes. Give specific information about them, including whether \$20.00	S tax refund. Amt:	Federal:_	<u> </u>
	you already filed the returns and the tax years		State: _	\$0.00
	,		Local: _	\$0.00
29.	Family support Examples: Past due or lump sum alimony, spousal support, child support, mair	itenance, divorce settlement,	property s	ettlement
	☑ No	A.P.,		
	Yes. Give specific information	Alimony:	_	
		Maintenand	e: _	
		Support: Divorce set	tlomont:	
		Property se		
30	Other amounts someone owes you			
50 .	Examples: Unpaid wages, disability insurance payments, disability benefits, sic compensation, Social Security benefits; unpaid loans you made to s			
	✓ No ✓ Yes. Give specific information			
31.	Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); ci	redit, homeowner's, or renter's	s insuranc	e
	☑ No	,		
	Yes. Name the insurance company of each policy and list its value Company name:	Beneficiary:	Surre	ender or refund value:
32.	Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance entitled to receive property because someone has died	policy, or are currently		
	✓ No ✓ Yes. Give specific information			
	Yes. Give specific information			
33.	Claims against third parties, whether or not you have filed a lawsuit or made Examples: Accidents, employment disputes, insurance claims, or rights to sue	de a demand for payment		
	✓ No ☐ Yes. Describe each claim			
34.	Other contingent and unliquidated claims of every nature, including counterights to set off claims	erclaims of the debtor and		
	✓ No ✓ Yes. Describe each claim			
	The second day of the second s			
35.	Any financial assets you did not already list			
	✓ No ☐ Yes. Give specific information			

Deb	otor 1	Fernando Jaquez	Case number (if known)			
36.		e dollar value of all of your entries from Part 4, including any entried do for Part 4. Write that number here		\$78.67		
P	art 5:	Describe Any Business-Related Property You Own or	Have an Interest In. List any	real estate in Part 1.		
37.	Do you	own or have any legal or equitable interest in any business-related	d property?			
		Go to Part 6. s. Go to line 38.				
38.	Accour	nts receivable or commissions you already earned		Current value of the portion you own? Do not deduct secured claims or exemptions.		
	☑ No	· · · · ·				
	سخا	s. Describe]		
39.		equipment, furnishings, and supplies es: Business-related computers, software, modems, printers, copiers, f desks, chairs, electronic devices	fax machines, rugs, telephones,	-		
	✓ No ☐ Yes	s. Describe]		
40.	Machin	ery, fixtures, equipment, supplies you use in business, and tools o	of your trade			
	✓ No ☐ Yes	s. Describe]		
41.	Invento	ry		-		
	✓ No ☐ Yes	s. Describe]		
42.	Interes	ts in partnerships or joint ventures		-		
	☑ No □ Yes	s. Describe Name of entity:	% of ownership:			
43.	Custon	ner lists, mailing lists, or other compilations				
	▼ No □ Yes	B. Do your lists include personally identifiable information (as defined by No Yes. Describe	ned in 11 U.S.C. § 101(41A))?]		
44.	Any bu	siness-related property you did not already list				
	✓ No	s. Give specific information.				
45.		e dollar value of all of your entries from Part 5, including any entried for Part 5. Write that number here		\$0.00		

Debtor 1		Fernando Jaquez		Case number (if known)	Case number (if known)			
Pa	art 6:		and Commercial Fishing-R nterest in farmland, list it in P	elated Property You Own or Have a art 1.	n Interest In.			
46.	Do yo	u own or have any legal or e	equitable interest in any farm- o	r commercial fishing-related property?				
		o. Go to Part 7. es. Go to line 47.						
					Current value of the portion you own? Do not deduct secured claims or exemptions.			
47.	Farm a		and and Bull		•			
	Examp No	oles: Livestock, poultry, farm-	raised fish					
	✓ Ye]			
48.	Crops	either growing or harveste	ed .		1			
		os. Give specific formation]			
49.	Farm a	and fishing equipment, impl	lements, machinery, fixtures, an	d tools of trade				
	✓ No]			
50.	Farm a	and fishing supplies, chemi	cals, and feed					
	✓ No]			
51.	Any fa	rm- and commercial fishing	g-related property you did not al	ready list				
		es. Give specific]			
52.			entries from Part 6, including a		\$0.00			
Pa	art 7:	Describe All Property	You Own or Have an Inte	ا rest in That You Did Not List Above				
53.	-	u have other property of any oles: Season tickets, country	y kind you did not already list? club membership					
	✓ No	o es. Give specific information.						
54.	Add th	ne dollar value of all of your	entries from Part 7. Write that r	number here	\$0.00			

Debtor 1 Fernando Jaquez Case number (if known) Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2...... \$180,295.00 56. Part 2: Total vehicles, line 5 \$13,350.00 \$3,300.00 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 \$78.67 59. Part 5: Total business-related property, line 45 \$0.00 60. Part 6: Total farm- and fishing-related property, line 52 \$0.00 61. Part 7: Total other property not listed, line 54 \$0.00 Copy personal 62. Total personal property. Add lines 56 through 61..... \$16,728.67 \$16,728.67 property total 63. Total of all property on Schedule A/B. Add line 55 + line 62..... \$197,023.67

Fill in this info	rmation to identi	y your case:					
	ernando		Jaquez				
F Debtor 2	First Name M	liddle Name	Last Name				
(Spouse, if filing)	First Name M	/liddle Name	Last Name				
United States Bank	ruptcy Court for the: <u>\</u>	VESTERN DISTE	RICT OF TE	XAS	<u> </u>	Check if this is an	
Case number (if known)						amended filing	
Official Form	106C						
Schedule C:	The Property `	You Claim as	s Exemp	t			04/22
Using the property yo space is needed, fill	ou listed on Schedule	A/B: Property (Office page as many copie	cial Form 106	SA/B)	as your source, list th	responsible for supplying correct info ne property that you claim as exempt essary. On the top of any additional	t. If more
is to state a specific exempted up to the receive certain bene exemption of 100%	c dollar amount as ex amount of any appli efits, and tax-exempt of fair market value	empt. Alternative cable statutory lim retirement funds- under a law that lir	ly, you may lit. Some ex -may be unli mits the exe	clair emp imite mpti	n the full fair market tionssuch as those d in dollar amount. on to a particular dol	you claim. One way of doing so value of the property being for health aids, rights to However, if you claim an llar amount and the value of the ole statutory amount.	
Part 1: Iden	tify the Property	You Claim as E	Exempt				
1. Which set of ex	cemptions are you cl	aiming? Chec	k one onlv. e	even	if your spouse is filing	ı with vou.	
You are cla	aiming state and feder aiming federal exempt	al nonbankruptcy e	xemptions.		, ,	•	
2. For any proper	ty you list on <i>Sched</i>	ule A/B that you cl	aim as exen	npt. f	ill in the information	below.	
Brief description of Schedule A/B that li	the property and line ists this property	e on Current the port own	value of ion you		ount of the mption you claim	Specific laws that allow exemp	tion
					ck only one box for h exemption		
Brief description:		\$180	,295.00	$\overline{\mathbf{V}}$	\$119,295.00	Const. art. 16 §§ 50, 51, Tex	as
	El Paso, TX 79936				100% of fair market value, up to any	Prop. Code §§ 41.001002	
Line from <i>Schedule A</i>	4/B: <u>1.1</u>				applicable statutory		
Brief description:		\$13,	,350.00	$\overline{\mathbf{V}}$	\$13,350.00	Tex. Prop. Code §§ 42.001(a	ı),
•	ma (approx. 120,0	00			100% of fair market	42.002(a)(9)	
miles) Line from <i>Schedule A</i>	A/B: 3.1				value, up to any applicable statutory limit		
-	ng a homestead exer stment on 4/01/25 and	-			ed on or after the date	e of adjustment.)	
☑ No							
	ou acquire the proper	y covered by the ex	cemption with	nin 1	215 days before you	filed this case?	

rernando Jaquez		Case numbe	r (if known)
Part 2: Additional Page			
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description: Household goods and furnishings Line from <i>Schedule A/B</i> :6	\$3,000.00	\$3,000.00 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Brief description: Wearing apparel Line from Schedule A/B:11	\$300.00	\$300.00 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(5)

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS EL PASO DIVISION

IN RE: Fernando Jaquez CASE NO

CHAPTER 7

Scheme Selected: State

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Exemption Totals by Category:

(Values and liens of surrendered property are NOT included in this section)

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
1.	Real property	\$180,295.00	\$61,000.00	\$119,295.00	\$119,295.00	\$0.00
3.	Motor vehicles (cars, etc.)	\$13,350.00	\$0.00	\$13,350.00	\$13,350.00	\$0.00
4.	Water/Aircraft, Motor Homes, Rec. veh. and access.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6.	Household goods and furnishings	\$3,000.00	\$0.00	\$3,000.00	\$3,000.00	\$0.00
7.	Electronics	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8.	Collectibles of value	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
9.	Equipment for sports and hobbies	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
10.	Firearms	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
11.	Clothes	\$300.00	\$0.00	\$300.00	\$300.00	\$0.00
12.	Jewelry	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
13.	Non-farm animals	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
14.	Unlisted pers. and household itemsincl. health aids	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
16.	Cash	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
17.	Deposits of money	\$58.67	\$0.00	\$58.67	\$0.00	\$58.67
18.	Bonds, mutual funds or publicly traded stocks	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
19.	Non-pub. traded stock and int. in businesses	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
20.	Govt. and corp. bonds and other instruments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
21.	Retirement or pension accounts	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
22.	Security deposits and prepayments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
23.	Annuities	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
24.	Interests in an education IRA	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
25.	Trusts, equit. or future int. (not in line 1)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
26.	Patents, copyrights, and other intellectual prop.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
27.	Licenses, franchises, other general intangibles	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
28.	Tax refunds owed to you	\$20.00	\$0.00	\$20.00	\$0.00	\$20.00

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS EL PASO DIVISION

IN RE: Fernando Jaquez CASE NO

CHAPTER 7

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet # 1

Exemption Totals by Category:

TOTALS:

Scheme Selected: State (Values and liens of surrendered property are NOT included in this section) Gross Total Total Amount Total **Total Amount Property Value Encumbrances Equity** Exempt Non-Exempt No. Category 29. Family support \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 30. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 Other amounts someone owes you 31. Interests in insurance policies \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 32. Any int. in prop. due you from \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 someone who has died 33. Claims vs. third parties, even \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 if no demand 34. Other contin. and unliq. claims \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 of every nature 35. Any financial assets you did \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 not already list 38. Accounts rec. or commissions you \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 already earned 39. Office equipment, furnishings, \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 and supplies 40. Mach., fixt., equip., bus. suppl., \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 tools of trade \$0.00 \$0.00 \$0.00 41. Inventory \$0.00 \$0.00 42. Interests in partnerships or \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 joint ventures 43. Customer and mailing lists, or \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 other compilations 44. Any business-related property not \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 already listed 47. Farm animals \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 48. Crops--either growing or harvested \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 49. Farm/fishing equip., impl., mach., \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 fixt., tools 50. Farm and fishing supplies, chemicals, \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 and feed 51. Farm/commercial fishing-related prop. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 not listed 53. Any other property of any kind not \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 already listed

\$61,000.00

\$136,023.67

\$135,945.00

\$78.67

\$197,023.67

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS EL PASO DIVISION

IN RE: Fernando Jaquez CASE NO

CHAPTER 7

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet # 2

Surrendered Property:

The following property is to be surrendered by the debtor. Although this property is NOT exempt, it is NOT considered "non-exempt" for purposes of this analysis. The below listed items are to be returned to the lienholder.

Property Description	Market Value	Lien	Equity
Real Property (None)			
Personal Property (None)			
TOTALS:	\$0.00	\$0.00	\$0.00

Non-Exempt Property by Item:

TOTALS:

The following property, or a portion thereof, is non-exempt.

Property Description	Market Value	Lien	Equity	Non-Exempt Amount
Real Property (None)				
Personal Property				
Checking account at Wells Fargo	\$58.67		\$58.67	\$58.67
Possible 9/12ths of 2023 IRS tax refund	\$20.00		\$20.00	\$20.00
TOTALS:	\$78.67	\$0.00	\$78.67	\$78.67

Summary	
A. Gross Property Value (not including surrendered property)	\$197,023.67
B. Gross Property Value of Surrendered Property	\$0.00
C. Total Gross Property Value (A+B)	\$197,023.67
D. Gross Amount of Encumbrances (not including surrendered property)	\$61,000.00
E. Gross Amount of Encumbrances on Surrendered Property	\$0.00
F. Total Gross Encumbrances (D+E)	\$61,000.00
G. Total Equity (not including surrendered property) / (A-D)	\$136,023.67
H. Total Equity in surrendered items (B-E)	\$0.00
I. Total Equity (C-F)	\$136,023.67
J. Total Exemptions Claimed	\$135,945.00
K. Total Non-Exempt Property Remaining (G-J)	\$78.67

Fill in this inf	ormation to ident	ify your occur				
FIII III UIIS IIII	ormation to ident	illy your case.				
Debtor 1	First Name	Middle Name	Jaquez Last Name			
	i iist ivaine	Wildle Name	Lastivanie			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bar	nkruptcy Court for the:	WESTERN DIS	TRICT OF TEXAS			
Case number						
(if known)					☐ Check if this is amended filing	
Official Form	106D					
Schedule D:	Creditors Wh	o Have Clai	ms Secured by	Property		12/15
1. Do any credit No. Chee Yes. Fill Part 1: Lis List all secure claim, list the coreditor has a	No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. Part 1: List All Secured Claims List All Secured Claims List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the Column A Amount of claim Do not deduct the that supports this portion					
2.1		Describe the	• •	\$61,000.00	\$180,295.00	
Select Portfolio	Servicing, Inc.	secures the c	Ave, El Paso, TX			
Creditor's name P.O. Box 65250 Number Street	_	79936	AVE, El Faso, 1A			
		— As of the date	you file, the claim is:	Check all that apply.		
		Contingen		117		
Salt Lake City	UT 84165	Unliquidat				
VA/In a service Alexander	State ZIP Code	Disputed				
Who owes the dek Debtor 1 only	ot? Check one.		. Check all that apply.			
Debtor 2 only		_	nent you made (such as		car loan)	
Debtor 1 and D	Debtor 2 only		ien (such as tax lien, m	echanic's lien)		
_	the debtors and anoth	or ப	lien from a lawsuit uding a right to offset)			
Check if this c			2g.ik to 0.130t/			
Date debt was inc	urred	Last 4 digits o	of account number	2 8 1 6		
To reaffirm						

Add the dollar value of your entries in Column A on this page. Write that number here:

\$61,000.00

Debtor 1	Fernando Jaquez	Case number (if known)			
Additional Page Part 1: After listing any entries on to sequentially from the previous			Column A Amount of claim Do not deduct the value of collateral	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
Z.2 Tax Assessor/Collector Creditor's name P.O. Box 2992 Number Street		Describe the property that secures the claim: 11621 Pratt Ave, El Paso, TX 79936	Unknown		
Debtor Debtor Debtor At least Check to a co	2 only 1 and Debtor 2 only t one of the debtors and another if this claim relates mmunity debt	As of the date you file, the claim is: Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as Statutory lien (such as tax lien, me Judgment lien from a lawsuit Other (including a right to offset) Property Taxes	s mortgage or secured echanic's lien)	car loan)	
	was incurred	_Last 4 digits of account number	0 7 0 0		
Escrowed	i				

Add the dollar value of your entries in Column A on this page. Write that number here:

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$0.00 \$61,000.00

Em to the to the		le d'é		I		
Fill in this inf	ormation to i	dentify your ca	se:			
Debtor 1	Fernando		Jaquez			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Ba	nkruptcy Court for	the: WESTERN I	DISTRICT OF TEXAS			
Case number				_	_	
(if known)					Check if this i amended filin	
Official Form	106E/F			•		
Schedule E/	F: Creditor	s Who Have	Unsecured Claims			12/15
If more space is n to this page. On t	eeded, copy the the top of any ad	Part you need, fill	claims that are listed in Schedule it out, number the entries in the ite your name and case number ecured Claims	boxes on the left. A		
		unsecured claims				
		unsecured claims	s against you:			
☑ No. Go t ☐ Yes.	to Part 2.					
claim. For ea show both pric more space is claim, list the	ch claim listed, id ority and nonpriori s needed for priori other creditors in	entify what type of o ty amounts. As mu ty unsecured claims Part 3.	reditor has more than one priority unclaim it is. If a claim has both prioring has possible, list the claims in a set, fill out the Continuation Page of instructions for this form in the instructions for this form in the instructions.	ity and nonpriority an phabetical order acc Part 1. If more than	nounts, list that clording to the cred	aim here and litor's name. If
(* 5. 5 5		,		Total claim	Priority	Nonpriority
21					amount	amount
2.1						_
Priority Creditor's Nam	10		Last 4 digits of account number			
Thomas ordanor o realis		,	When was the debt incurred?			
Number Street					-	
			As of the date you file, the claim	is: Check all that ap	ply.	
			Contingent			
			☐ Unliquidated ☐ Disputed			
City	State	ZIP Code	☐ Disputed			
Who incurred the	debt? Check of	ne.	Type of PRIORITY unsecured cla	im:		
Debtor 1 only			Domestic support obligations			
Debtor 2 only Debtor 1 and D	Debtor 2 only		Taxes and certain other debts		nent	
	the debtors and a	another	Claims for death or personal ir intoxicated	ijury while you were		
ш	claim is for a con		☐ Other. Specify			
Is the claim subje		•	— ,			
□ No						
Yes						

Debtor 1	Fernando Jaquez	Case number (if known)	
Part 2:	List All of Your NONPRIORIT	Y Unsecured Claims	
□ N ☑ Y 4. List al If a cree type of	l of your nonpriority unsecured claims editor has more than one nonpriority unse f claim it is. Do not list claims already inc	I claims against you? Submit this form to the court with your other schedules. in the alphabetical order of the creditor who holds each claim. cured claim, list the creditor separately for each claim. For each claim lister luded in Part 1. If more than one creditor holds a particular claim, list the of unsecured claims, fill out the Continuation Page of Part 2.	
			Total claim
Nonpriority Cr 8755 W Hi	Financial Mgmt reditor's Name iggins Rd, S-610 Street	Last 4 digits of account number 5 3 8 6 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	\$0.00
Debtor Debtor Debtor At least Check	•	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Collecting for - Entegra Capital	
P.O. Box (Number Sioux Fall City	reditor's Name 6497 Street	Last 4 digits of account number 9 7 7 4 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:	\$2,465.00
Debtor Debtor Debtor At least Check	1 only	 Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts ☑ Other. Specify Credit Card 	

Debtor 1 Fernando Jaquez	Case number (if known)	
Part 2: Your NONPRIORITY Uns	secured Claims Continuation Page	
After listing any entries on this page, number previous page.	er them sequentially from the	Total claim
4.3		\$3,400.00
Cabelas/Cap1	Last 4 digits of account number	
Nonpriority Creditor's Name	When was the debt incurred?	
P.O. Box 31293 Number Street	As of the date you file, the claim is: Check all that apply.	
	Contingent	
	Unliquidated	
Salt Lake City UT 84131	Disputed	
City State ZIP Code	Type of NONPRIORITY unsecured claim:	
Who incurred the debt? Check one. ☐ Debtor 1 only	Student loans	
Debtor 2 only	 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
Debtor 1 and Debtor 2 only	Debts to pension or profit-sharing plans, and other similar debts	
At least one of the debtors and another	Other. Specify	
Check if this claim is for a community d	ebt Lawsuit filed	
Is the claim subject to offset? No		
☑ No ☐ Yes		
4.4		\$0.00
Cavalry Investments, LLC	Last 4 digits of account number 2 2 5 0	
Nonpriority Creditor's Name 500 Summit Lake Dr, S-400	When was the debt incurred?	
Number Street	As of the date you file, the claim is: Check all that apply.	
	Contingent Unliquidated	
	Unliquidated Disputed	
ValhallaNY10595CityStateZIP Code		
Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
Debtor 1 only	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce	
Debtor 2 only	that you did not report as priority claims	
Debtor 1 and Debtor 2 only At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
☐ Check if this claim is for a community d	 ✓ Other. Specify lebt Lawsuit filed - orig creditor Cap 1/Cabelas 	
Is the claim subject to offset?	Lawsait filed - ong creation out inouncias	
✓ No		
Yes		
4.5		¢925.00
	Last 4 digits of account number 2 5 0 8	\$825.00
Clinical Pathology Laboratories, Inc Nonpriority Creditor's Name	Last 4 digits of account number 2 5 0 8 When was the debt incurred?	
P.O. Box 141669 Number Street	As of the date you file, the claim is: Check all that apply.	
Number Street	Contingent	
	Unliquidated	
Austin TX 78714	Disputed	
City State ZIP Code	Type of NONPRIORITY unsecured claim:	
Who incurred the debt? Check one.	Student loans	
Debtor 1 only Debtor 2 only	Obligations arising out of a separation agreement or divorce	
Debtor 2 only Debtor 1 and Debtor 2 only	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
At least one of the debtors and another	Other. Specify	
Check if this claim is for a community d	ebt Medical	
Is the claim subject to offset?		
No You		
Yes		

Debtor 1 Fernando Jaquez	Case number (if known)	
Part 2: Your NONPRIORITY Unsecu	red Claims Continuation Page	
After listing any entries on this page, number the previous page.	m sequentially from the	Total claim
4.6		\$0.00
Credit Collection Serv. Nonpriority Creditor's Name 725 Canton St. Number Street	Last 4 digits of account number 8 3 9 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	<u> </u>
Norwood MA 02062	Disputed	
City State ZIP Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts ☑ Other. Specify Collecting for - Clinical Path Lab	
4.7 Entegra Capital	Last 4 digits of account number 4 9 0 0	\$30,000.00
Nonpriority Creditor's Name	When was the debt incurred?	
8900 Indian Creek Pkwy, S-400 Number Street	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	
Overland Park KS 66210	Disputed	
City State ZIP Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Deficiency on repo'd 15 Freightliner	
Greenberg Grant & Richards Inc	Last 4 digits of account number 1 2 4 3	\$0.00
Greenberg, Grant & Richards, Inc Nonpriority Creditor's Name	Last 4 digits of account number12_43_ When was the debt incurred?	
P.O. Box 571811 Number Street	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	
Houston TX 77257	Disputed	
City State ZIP Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset?	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Attys for Fleet/Nastc/Wex Fuel	
Is the claim subject to offset? ☑ No ☐ Yes		

Debtor 1 Fernando Jaquez	Case number (if known)	
Part 2: Your NONPRIORITY Unsec	cured Claims Continuation Page	
After listing any entries on this page, number the previous page.	hem sequentially from the	Total claim
4.9		\$1,534.00
Home Depot	Last 4 digits of account number 5 8 9 2	<u> </u>
Nonpriority Creditor's Name	When was the debt incurred?	
P.O. Box 6497 Number Street	As of the date you file, the claim is: Check all that apply.	
	Contingent	
	Unliquidated	
Sioux Falls SD 57117	Disputed	
City State ZIP Code	Type of NONPRIORITY unsecured claim:	
Who incurred the debt? Check one.	☐ Student loans	
Debtor 1 only Debtor 2 only	Obligations arising out of a separation agreement or divorce	
Debtor 1 and Debtor 2 only	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
At least one of the debtors and another	✓ Other. Specify	
Is the claim subject to offset?		
✓ No Yes		
4.10		\$1,531.00
Kohls/Capital One	Last 4 digits of account number 4 5 6 6	<u> </u>
Nonpriority Creditor's Name	When was the debt incurred?	
P.O. Box 3115 Number Street	As of the date you file, the claim is: Check all that apply.	
	Contingent	
	Unliquidated	
Milwaukee WI 53201	Disputed	
City State ZIP Code	Type of NONPRIORITY unsecured claim:	
Who incurred the debt? Check one.	☐ Student loans	
Debtor 1 only Debtor 2 only	Obligations arising out of a separation agreement or divorce	
Debtor 1 and Debtor 2 only	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
At least one of the debtors and another	☐ Debts to pension of profit-sharing plans, and other similar debts ☐ Other. Specify	
	Credit Card	
Is the claim subject to offset?		
☑ No		
Yes		
4.11		\$0.00
Linebarger, Goggan, Blair & Sampson	Last 4 digits of account number 0 7 0 0	Ψ0.00
Nonpriority Creditor's Name	When was the debt incurred?	
Weston Centre Number Street	As of the date you file, the claim is: Check all that apply.	
112 E Pecan St, S-2200	Contingent	
	Unliquidated	
San Antonio TX 78205	Disputed	
City State ZIP Code	Type of NONPRIORITY unsecured claim:	
Who incurred the debt? Check one.	☐ Student loans	
Debtor 1 only	Obligations arising out of a separation agreement or divorce	
Debtor 2 only Debtor 1 and Debtor 2 only	that you did not report as priority claims	
At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
☐ Check if this claim is for a community debt	✓ Other. Specify Attys for Tax Assessor	
Is the claim subject to offset?	,	
✓ No		
Yes		

Debtor 1 Fernando Jaquez	Case number (if known)	
Part 2: Your NONPRIORITY Unse	ecured Claims Continuation Page	
After listing any entries on this page, number previous page.	them sequentially from the	Total claim
4.12		\$310.00
NASTC	Last 4 digits of account number 7 3 4 1	
Nonpriority Creditor's Name	When was the debt incurred?	
2054 Nashville Pike Number Street	As of the date you file, the claim is: Check all that apply.	
	Contingent	
	Unliquidated Disputed	
Gallatin TN 37066		
City State ZIP Code Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
Debtor 1 only	Student loans Obligations origins out of a concretion agreement or diverse	
Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Debtor 1 and Debtor 2 only	Debts to pension or profit-sharing plans, and other similar debts	
At least one of the debtors and another	Other. Specify	
Check if this claim is for a community del	ot	
Is the claim subject to offset? ☑ No ☐ Yes		
4.13		\$360.00
Omar Gonzalez, MD PA	Last 4 digits of account number 6 1 4 6	
Nonpriority Creditor's Name P.O. Box 14099	When was the debt incurred?	
Number Street	As of the date you file, the claim is: Check all that apply.	
	Contingent Unliquidated	
	Disputed	
Belfast ME 04915 City State ZIP Code	Toward MANDRIADITY and a delicity	
Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim: ☐ Student loans	
Debtor 1 only	Obligations arising out of a separation agreement or divorce	
Debtor 2 only Debtor 1 and Debtor 2 only	that you did not report as priority claims	
At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
Check if this claim is for a community del		
Is the claim subject to offset?		
✓ No Yes		
4.14		\$0.00
Richard T. Avis Nonpriority Creditor's Name	Last 4 digits of account number	
Attorney at Law	When was the debt incurred?	
Number Street	As of the date you file, the claim is: Check all that apply.	
	☐ Contingent ☐ Unliquidated	
	Disputed	
City State ZIP Code	Type of NONPRIORITY unsecured claim:	
Who incurred the debt? Check one.	Student loans	
Debtor 1 only Debtor 2 only	Obligations arising out of a separation agreement or divorce	
Debtor 2 only Debtor 1 and Debtor 2 only	that you did not report as priority claims	
At least one of the debtors and another	☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify	
Check if this claim is for a community del	ot Atty for Entegra Capital	
Is the claim subject to offset?		
✓ No Yes		

Debtor 1 Fernando Jaquez	Case number (if known)	
Part 2: Your NONPRIORITY Unse	cured Claims Continuation Page	
After listing any entries on this page, number previous page.	them sequentially from the	Total claim
4.15		\$0.00
Suttell & Hammer	Last 4 digits of account number 0 8 D B	Ψ0.00
Nonpriority Creditor's Name	When was the debt incurred?	
Attorneys at Law Number Street	As of the date you file, the claim is: Check all that apply.	
P.O. Box C-90006	Contingent	
	Unliquidated Disputed	
Bellevue WA 98009		
City State ZIP Code Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
Debtor 1 only	Student loans Obligations origing out of a constration agreement or diverse	
Debtor 2 only	 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
Debtor 1 and Debtor 2 only	Debts to pension or profit-sharing plans, and other similar debts	
At least one of the debtors and another	Other. Specify	
☐ Check if this claim is for a community deb Is the claim subject to offset?	t Attys for Cavalry	
✓ No Yes		
4.16		\$12,421.00
Wells Fargo Nonpriority Creditor's Name	Last 4 digits of account number 7 9 9 7	
P.O. Box 29482	When was the debt incurred?	
Number Street	As of the date you file, the claim is: Check all that apply.	
	Contingent Unliquidated	
Phoenix AZ 85038	Disputed	
Phoenix AZ 85038 City State ZIP Code	Type of NONPRIORITY unsecured claim:	
Who incurred the debt? Check one.	Student loans	
Debtor 1 only Debtor 2 only	Obligations arising out of a separation agreement or divorce	
Debtor 1 and Debtor 2 only	that you did not report as priority claims	
At least one of the debtors and another	☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify	
$\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ $	Business Line	
Is the claim subject to offset?		
☑ No □ Yes		
4.17		\$10,232.00
Wex/Nastc/Fleet	Last 4 digits of account number <u>k</u> <u>i</u> <u>n</u> <u>g</u>	
Nonpriority Creditor's Name P.O. Box 639	When was the debt incurred?	
Number Street	As of the date you file, the claim is: Check all that apply.	
	Contingent	
	Unliquidated Disputed	
Portland ME 04104		
City State ZIP Code Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
Debtor 1 only	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce	
Debtor 2 only	that you did not report as priority claims	
Debtor 1 and Debtor 2 only	Debts to pension or profit-sharing plans, and other similar debts	
At least one of the debtors and another	Other. Specify	
Check if this claim is for a community deb	Fuel	
Is the claim subject to offset? ✓ No		
Yes		

Debtor 1 Fe	rnando Jaquez			Case number (if known)
Part 3:	ist Others to B	e Notified Ab	out a Debt That You Already	/ Listed
For example creditor in debts that	le, if a collection a Parts 1 or 2, then	gency is trying to ist the collection 1 or 2, list the ac	o collect from you for a debt you on a gency here. Similarly, if you handditional creditors here. If you do	a debt that you already listed in Parts 1 or 2. owe to someone else, list the original ove more than one creditor for any of the not have additional parties to be notified for
Attorney Gene	eral of the United	States	On which entry in Part 1 or P	Part 2 did you list the original creditor?
Name Dept of Justic			Line of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
Number Street 950 Pennsylva			Required Notification	Part 2: Creditors with Nonpriority Unsecured Claims
			Last 4 digits of account num	ber
Washington City	DC State	20530 ZIP Code	_	
Internal Rever	ue Service		On which entry in Part 1 or P	Part 2 did you list the original creditor?
Name P.O. Box 7346			Lineof (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street	•		Required Notification	Part 2: Creditors with Nonpriority Unsecured Claims
	DA	40404	— Last 4 digits of account num	ber
Philadelphia City	PA State	19101 ZIP Code		
Internal Rever	nue Service		On which entry in Part 1 or P	Part 2 did you list the original creditor?
Name Special Proce	dures Staff		Line of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
Number Street			Required Notification	Part 2: Creditors with Nonpriority Unsecured Claims
			— Last 4 digits of account num	ber
Austin	TX	78701	_	
City	State	ZIP Code		
United States	Attorney		On which entry in Part 1 or P	Part 2 did you list the original creditor?
601 N.W. Loop 401, Suite 600			Line of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Required Notification	Part 2: Creditors with Nonpriority Unsecured Claims
Com Autoriti	TV	70046	— Last 4 digits of account num	ber
San Antonio City	TX State	78216 ZIP Code		
<i>,</i>	Ciale			

Debtor 1	Fernando Jaquez	Case number (if known)	
Part 4:	Add the Amounts for Each Type of Unsecured Claim		

Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only.
 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

				Total claim
Total claims from Part 1	6a.	Domestic support obligations	6a.	\$0.00
	6b.	Taxes and certain other debts you owe the government	6b.	\$0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d. -	\$0.00
	6e.	Total. Add lines 6a through 6d.	6d.	\$0.00
				Total claim
Total claims from Part 2	6f.	Student loans	6f.	\$0.00
	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. +	\$63,078.00
	6j.	Total. Add lines 6f through 6i.	6j.	\$63,078.00

Fill in this information to identify your case:							
Debtor 1	Fernando First Name	Middle Name	Jaquez Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States Ba	nkruptcy Court for the	: WESTERN DIST	RICT OF TEXAS				
Case number (if known)					Check if this is an amended filing		

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.

 Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

Fernando		Jaquez		
First Name	Middle Name	Last Name		
			_	
) First Name	Middle Name	Last Name		
ankruptcy Court fo	or the: WESTERN DI	STRICT OF TEXAS	_	
				☐ Check if this
•		_		amended fi
	First Name	First Name Middle Name First Name Middle Name	First Name Middle Name Last Name	First Name Middle Name Last Name First Name Middle Name Last Name

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1.	Do you I ✓ No ☐ Yes	·	(If you are filing a joint cas	se, do not list either	spouse as a codebtor.)
2.	include A	Arizona, California, Idah	• •		ritory? (Community property states and territories p, Texas, Washington, and Wisconsin.)
	☐ No.	Go to line 3.			
	✓ Yes	. Did your spouse, forr	ner spouse, or legal equival	lent live with you at	he time?
		No	-	-	
	片	Yes			
	$\overline{\mathbf{V}}$	165			
		In which community s	tate or territory did you live?	? Texas	Fill in the name and current address of that person
		M Lourdes Jaquez			
			mer spouse, or legal equivalent		
		11621 Pratt Ave			
		Number Street			
		El Paso	TX	79936	
		City	State	ZIP Code	

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Debtor 1 Debtor 2 (Spouse, if filing)	Fernando First Name First Name nkruptcy Court for the	Middle Name Middle Name	Jaquez Last Name Last Name TRICT OF TEXAS	Cho	eck if this is: An amended filing A supplement showing postpetition chapter 13 income as of the following date: MM / DD / YYYY
Official Form Schedule I: Y					12/15
responsible for sup include information about your spouse your name and cas	oplying correct information about your spouse.	nation. If you are m If you are separate eded, attach a sepa . Answer every que	narried and not filing join ed and your spouse is no rrate sheet to this form.	itly, and your ot filing with y	d Debtor 2), both are equally spouse is living with you, you, do not include information f any additional pages, write

Fill in your employment information. Debtor 1 Debtor 2 or non-filing spouse If you have more than one **Employment status** Employed ☐ Employed job, attach a separate page with information about ✓ Not employed ✓ Not employed additional employers. Occupation unemployed Include part-time, seasonal, or self-employed work. Employer's name Occupation may include **Employer's address** student or homemaker, if it Number Street Number Street applies. City State Zip Code City State Zip Code How long employed there?

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

			For Debtor 1	non-filing spouse		
2.	List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2.	\$0.00	\$0.00		
3.	Estimate and list monthly overtime pay.	3. •	+\$0.00	\$0.00		
4.	Calculate gross income. Add line 2 + line 3.	4.	\$0.00	\$0.00		

Deb	tor 1	Fernando Jaquez		Case num	ber (if knov	vn)		
			_	For Debtor 1	For Debt		e_	
	Сор	by line 4 here	4.	\$0.00		\$0.00		
5.		all payroll deductions:		•••				
		Tax, Medicare, and Social Security deductions	5a.	\$0.00		\$0.00		
		Mandatory contributions for retirement plans	5b.	\$0.00		\$0.00		
		Voluntary contributions for retirement plans	5c.	\$0.00		\$0.00		
	_	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
	5e.		5e.	\$0.00	-	\$0.00		
	5f.	Domestic support obligations	5f.	\$0.00		\$0.00		
	5g.	Union dues	5g.	\$0.00		\$0.00		
	5h.	Other deductions. Specify:		\$0.00		\$0.00		
6.		dd the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + 5f + g + 5h$.		\$0.00		\$0.00		
7.	Calculate total monthly take-home pay. Subtract line 6 from line 4.		7.	\$0.00		\$0.00		
8.		all other income regularly received:						
	8a.	8a. Net income from rental property and from operating a business, profession, or farm		\$0.00		\$0.00		
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.						
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$0.00		\$0.00		
		Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$1,600.00		\$0.00		
	8f.	Other government assistance that you regularly receive						
		Include cash assistance and the value (if known) or any non- cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:	8f.	\$0.00		\$0.00		
	8g.	Pension or retirement income	- 8g.	\$0.00	\$3	356.66		
	8h. Other monthly income.		_					
		Specify:	8h. -	÷\$0.00		\$0.00		
9.	Add	l all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9.	\$1,600.00	\$3	356.66		
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$1,600.00	+\$3	356.66]=[\$1,956.66
11.		te all other regular contributions to the expenses that you list in Se	chedu	ıle J.				
	Inclu	ude contributions from an unmarried partner, members of your househ nds or relatives.			roommate	s, and ot	her	
	Do r	not include any amounts already included in lines 2-10 or amounts that	t are r	not available to pay e	xpenses lis	ted in So	ched	ule J.
	Spe	cify:				11.	+	\$0.00
12.	Add the amount in the last column of line 10 to the amount in line 11. The result is the combined mol				12.		\$1,956.66	
		income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies.						Combined monthly income
13.	Doy	you expect an increase or decrease within the year after you file t	his fo	rm?				
		No. Yes. Explain:						

G	ill in this inform	ation to ident	ify your case:			Oha	-1, : 6 41-:-	:		
	Debtor 1	First Name	Middle Name	Jaqu Last Na				ାs: ended filing ement showing	g postpe	tition
	Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Na	ame	_	chapter followin	13 expenses a g date:	as of the	•
	United States Bankri	uptcy Court for the	e: WESTERN [DISTRICT OF	TEXAS		MM / D	D / YYYY		
	Case number						IVIIVI / DI	D/ 1111		
	(if known)	C I								
	fficial Form 10 chedule J: Yo)e							12/15
Be con	as complete and ac rrect information. If me and case numbe	curate as possik more space is n r (if known). An	ole. If two marrie eeded, attach and swer every quest	other sheet to	ling together, both ar this form. On the top	-	-]
		be Your Hous	enoia							
1.	_ No	e 2. ebtor 2 live in a s	separate househo		s for Separate Housel	hold of	Debtor:	2.		
2.	Do you have depe		No Yes. Fill out this	s information	Dependent's relati	onship	to	Dependent's		dependent
	Do not list Debtor 1 Debtor 2.	l and $f \sqcup$	for each depend		Debtor 1 or Debtor	r 2		age		vith you? No
	Do not state the de names.	pendents'							- 0 0 0	Yes No Yes No Yes No Yes No Yes
3.	Do your expenses expenses of peop yourself and your	le other than	✓ No ☐ Yes							
E	Part 2: Estima	te Your Ongo	ing Monthly E	xpenses						
to		of a date after th		-	are using this form as a supplemental Sche					e
	lude expenses paid ch assistance and h		-	-				Your expen	ises	
4.	The rental or hom Include first mortga						4	l		\$1,200.00
	If not included in		. 0							
	4a. Real estate ta	xes					4	ła		
	4b. Property, hom	eowner's, or rente	er's insurance				4	łb		
	4c. Home mainter	nance, repair, and	upkeep expenses	5			4	łc		
	4d Homeowner's	association or co	ndominium dues				/	ld		

Deb	tor 1 Fernando Jaquez	Case number (if known)	
		Your expense	es
5.	Additional mortgage payments for your residence, such as home equity loans	5.	
6.	Utilities:		
	6a. Electricity, heat, natural gas	6a	\$150.00
	6b. Water, sewer, garbage collection	6b	\$100.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c	\$115.00
	6d. Other. Specify:	6d.	
7.	Food and housekeeping supplies	7.	\$200.00
8.	Childcare and children's education costs	8.	
9.	Clothing, laundry, and dry cleaning	9.	
10.	Personal care products and services	10.	
11.	Medical and dental expenses	11.	
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$80.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$11.66
14.	Charitable contributions and religious donations	14.	
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	
	15b. Health insurance	 15b.	
	15c. Vehicle insurance	 15c.	\$100.00
	15d. Other insurance. Specify:	 15d.	
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	
17.	Installment or lease payments:		
	17a. Car payments for Vehicle 1	17a	
	17b. Car payments for Vehicle 2	17b	
	17c. Other. Specify:	17c	
	17d. Other. Specify:	47.1	
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.	Other payments you make to support others who do not live with you. Specify:	19.	

Deb	otor 1	Fernando Jaquez	Case number (if known)	
20.		r real property expenses not included in lines 4 or 5 of this form or on dule I: Your Income.		
	20a.	Mortgages on other property	20a. <u> </u>	
	20b.	Real estate taxes	20b	
	20c.	Property, homeowner's, or renter's insurance	20c	
	20d.	Maintenance, repair, and upkeep expenses	20d	
	20e.	Homeowner's association or condominium dues	20e	
21.	Othe	r. Specify:	21. +	
22.	Calcu	alate your monthly expenses.		
	22a.	Add lines 4 through 21.	22a	\$1,956.66
	22b.	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106	J-2. 22b	
	22c.	Add line 22a and 22b. The result is your monthly expenses.	22c	\$1,956.66
23.	Calcu	ulate your monthly net income.		
	23a.	Copy line 12 (your combined monthly income) from Schedule I.	23a	\$1,956.66
	23b.	Copy your monthly expenses from line 22c above.	23b. _ _	\$1,956.66
	23c.	Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c	\$0.00
24.	Do y	ou expect an increase or decrease in your expenses within the year after	you file this form?	
		xample, do you expect to finish paying for your car loan within the year or do yent to increase or decrease because of a modification to the terms of your mo	. ,	
		No.		
		Yes. Explain here: None.		

Fill in this information to identify your case:	
Debtor 1 Fernando Jaquez	
First Name Middle Name Last Name Debtor 2	
(Spouse, if filing) First Name Middle Name Last Name	
United States Bankruptcy Court for the: WESTERN DISTRICT OF TEXAS	
I (IT KNOWN)	t if this is an ded filing
Official Form 106Sum	
Summary of Your Assets and Liabilities and Certain Statistical Information	12/15
correct information. Fill out all of your schedules first; then complete the information on this form. If you are fill schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this Part 1: Summarize Your Assets	_
	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	,
1a. Copy line 55, Total real estate, from Schedule A/B	\$180,295.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$16,728.67
1c. Copy line 63, Total of all property on Schedule A/B	\$197,023.67
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D. 	\$61,000.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	+ \$63,078.00
Your total liabilities	\$124,078.00
. Sur total habilities	

Part 3: Summarize Your Income and Expenses

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Debtor 1		Fernando Jaquez	Case number (if known)	_
P	art 4:	Answer These Questions for Administrative and Statist	ical Records	_
6.	Are y	ou filing for bankruptcy under Chapters 7, 11, or 13?		
	ш	No. You have nothing to report on this part of the form. Check this box and sees	submit this form to the court with your other schedules.	
7.	What	kind of debt do you have?		
	<u> </u>	Your debts are primarily consumer debts. Consumer debts are those "incuamily, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for stati		
		Your debts are not primarily consumer debts. You have nothing to report on the form to the court with your other schedules.	on this part of the form. Check this box and submit	
8.		the Statement of Your Current Monthly Income: Copy your total current mal Form 122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.	£4.004.07	
9.	Сору	the following special categories of claims from Part 4, line 6 of Schedul	le E/F:	
			Total claim	
	From	Part 4 on Schedule E/F, copy the following:		
	9a. [Domestic support obligations. (Copy line 6a.)	\$0.00	
	9b. T	Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00	
	9c (Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00	

9d. Student loans. (Copy line 6f.)

priority claims. (Copy line 6g.)

9g. Total. Add lines 9a through 9f.

9e. Obligations arising out of a separation agreement or divorce that you did not report as

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

\$0.00

\$0.00

\$0.00

Fill in th	is information to i	dentify your case	:		
Debtor 1	<u>Fernando</u>		Jaquez		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if	filing) First Name	Middle Name	Last Name	_	
United Stat	es Bankruptcy Court fo	r the: WESTERN DIS	STRICT OF TEXAS	_	
Case numb (if known)	per				Check if this is an amended filing
Official F	orm 106Dec				
Declarat	tion About an I	ndividual Debt	or's Schedules		12/1
You must fil concealing	e this form whenever property, or obtaining imprisonment for up	you file bankruptcy s money or property by	lly responsible for supplying the check of the connection with the U.S.C. §§ 152, 1341, 15	edules. Making a false st a bankruptcy case can re	•
	Sign Below				
Did you	ı pay or agree to pay s	omeone who is NOT	an attorney to help you fill	out bankruptcy forms?	
☑ No	,				
_ □ Ye	s. Name of person				otcy Petition Preparer's Notice, d Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Fernando Jaquez
Fernando Jaquez, Debtor 1

Date 09/11/2023
MM / DD / YYYY

X Signature of Debtor 2

Date MM / DD / YYYY

					_		
Fi	II in this inf	ormation to iden	tify your case:				
De	ebtor 1	Fernando First Name	Middle Name	Jaquez Last Name			
	ebtor 2 pouse, if filing)	First Name	Middle Name	Last Name			
Ur	nited States Bar	nkruptcy Court for the	E WESTERN DIST	TRICT OF TEXAS			
_	ase number known)					Check if this is an amended filing	
Of	ficial Form	107					
Sta	atement o	 f Financial Af	fairs for Indi	viduals Filing for B	ankruptcy		04/22
you	r name and ca	se number (if know	n). Answer every q	eparate sheet to this form. C luestion. atus and Where You Li		tional pages, write	
1.	What is your of Married ☐ Not marrie	current marital statu	us?				
2.	During the last 3 years, have you lived anywhere other than where you live now? ☑ No ☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.						
3.	(Community p	•	•	ise or legal equivalent in a conna, California, Idaho, Louisia	• • • •	•	
	□ No ☑ Yes. Mak	e sure you fill out <i>Sc</i>	hedule H: Your Code	ebtors (Official Form 106H).			

Debtor 1									
Part 2:	Explain the Sources of	our Income							
Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No No Yes. Fill in the details.									
V		Debtor 1		Debtor 2					
		Sources of income Check all that apply.	Gross income (before deductions and exclusions	Sources of income Check all that apply.	Gross income (before deductions and exclusions				
	ary 1 of the current year until u filed for bankruptcy:	Wages, commissions, bonuses, tips	\$9,500.00	Wages, commissions,					
the date you	a med for bankruptcy.	Operating a business		bonuses, tips Operating a business					
For last cal	endar year:	₩ages, commissions, bonuses, tips	\$5,030.00	☐ Wages, commissions, bonuses, tips					
(January 1 to	December 31,	Operating a business		Operating a business					
For the cale	endar year before that:	Wages, commissions, bonuses, tips	\$28,823.00	Wages, commissions, bonuses, tips					
(January 1 to	December 31,	Operating a business		Operating a business					
Include unempl and gal Debtor	u receive any other income during income regardless of whether that loyment; and other public benefit publing and lottery winnings. If you 1.	t income is taxable. Example ayments; pensions; rental in are filing a joint case and years.	les of other income are ncome; interest; dividen ou have income that yo	ds; money collected from la u received together, list it o	awsuits; royalties;				
□ No ☑ Ye	s. Fill in the details.								
		Debtor 1		Debtor 2					
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions	Sources of income Describe below.	Gross income from each source (before deductions and exclusions				
	ary 1 of the current year until	Social Security wife's retirement	\$9,600.00 \$3,209.94						
the date you	u filed for bankruptcy:	whe s rethement	 						
For last cal	endar year:	wife's retirement	\$4,636.58						
(January 1 to	D December 31, 2022)								
	endar year before that: December 31, 2021	wife's retirement	\$4,280.00						

Debtor 1		Fernando Jaquez		Case number	Case number (if known)				
P	art 3:	List Certain Payn	nents You Made Before Yo	ou Filed for Bankruptcy					
6.	Are eith		r 2's debts primarily consumer o						
	□ No.		Debtor 2 has primarily consum dual primarily for a personal, famil		defined in 1	1 U.S.C. § 10 ⁻	1(8) as		
		During the 90 days be	efore you filed for bankruptcy, did	you pay any creditor a total of \$	7,575* or mo	re?			
		☐ No. Go to line 7.							
		total amount	ach creditor to whom you paid a to t you paid that creditor. Do not ind t and alimony. Also, do not includ	clude payments for domestic su	pport obligati	ons, such as			
		* Subject to adjustme	nt on 4/01/25 and every 3 years a	fter that for cases filed on or aft	er the date o	f adjustment.			
	√ Yes	. Debtor 1 or Debtor 2	or both have primarily consum	er debts.					
	_	During the 90 days be	efore you filed for bankruptcy, did	you pay any creditor a total of \$	600 or more?	?			
		No. Go to line 7.							
		creditor. Do	ach creditor to whom you paid a to not include payments for domest include payments to an attorney	ic support obligations, such as					
	corporation agent, in such as	Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations such as child support and alimony. No Yes. List all payments to an insider.							
8.		l year before you filed fed an insider?	for bankruptcy, did you make aı	ny payments or transfer any p	roperty on a	ccount of a d	lebt that		
	Include	payments on debts guar	anteed or cosigned by an insider.						
	✓ No ☐ Yes	. List all payments that t	penefited an insider.						
P	art 4:	Identify Legal Act	tions, Repossessions, and	d Foreclosures					
9.	List all s		for bankruptcy, were you a part ersonal injury cases, small claims utes.						
	□ No ☑ Yes	. Fill in the details.							
	se title		Nature of the case	Court or agency			itus of the case		
Cavalry SPV I vs Fernando Jaquez		V I vs Fernando	breach of contract	Justice of the P Court Name	eace, Preci	inct Four	─ ☑ Pending		
	•			2350 George Die Number Street	eter, S-A		_		
Cas	se numbe	423-01008-DB	_				_ Concluded		
				El Paso	TX	79936	_		
				City	State	ZIP Code			

Deb	tor 1	Fernando Jaquez	Case number (if known)
10.	seized,	I year before you filed for bankruptcy, was any of your property repose or levied? Ill that apply and fill in the details below.	sessed, foreclosed, garnished, attached,
	لظا	Go to line 11. Fill in the information below.	
11.		90 days before you filed for bankruptcy, did any creditor, including a b s from your accounts or refuse to make a payment because you owed	· · · · · · · · · · · · · · · · · · ·
	✓ No ☐ Yes	. Fill in the details.	
12.		I year before you filed for bankruptcy, was any of your property in the rs, a court-appointed receiver, a custodian, or another official?	possession of an assignee for the benefit of
	✓ No ☐ Yes		
Pá	art 5:	List Certain Gifts and Contributions	
13.	Within 2	2 years before you filed for bankruptcy, did you give any gifts with a to	tal value of more than \$600 per person?
	✓ No ☐ Yes	. Fill in the details for each gift.	
14.	Within 2 to any o	2 years before you filed for bankruptcy, did you give any gifts or contri charity?	butions with a total value of more than \$600
	✓ No ☐ Yes	. Fill in the details for each gift or contribution.	
Pa	art 6:	List Certain Losses	
15.		I year before you filed for bankruptcy or since you filed for bankruptcy isaster, or gambling?	, did you lose anything because of theft, fire,
	✓ No ☐ Yes	. Fill in the details.	

Debtor 1 Fernando Jaquez		Case number (if known)						
Part 7: List Certain Payments or			ayments or	Transfers				
16.		-	-		iptcy, did you or anyone else nkruptcy or preparing a bank	• • •	or transfer any pro	perty to
	Include	any attorneys	s, bankr	ruptcy petition	preparers, or credit counseling	agencies for services requi	red for your bankrupt	су.
	□ No							
	✓ Yes	. Fill in the d	letails.					
	rtinez La				Description and value of a	ny property transferred	Date payment or transfer was made	Amount of payment
		ana Ave., S	ιιίτο Δ				09/07/2023	\$1,112.00
	nber Stre		uite A		_		03/01/2023	
					_			
EI I	Paso		TX	79925				
City	- a50		State	ZIP Code	_			
					_			
Ema	ail or websit	e address						
Pers	on Who M	ade the Payme	ent, if Not	You	_			
17.		-	-		iptcy, did you or anyone else with your creditors or to mak	• • •		perty to
	Do not i	nclude any p	ayment	or transfer tha	t you listed on line 16.			
	✓ No ☐ Yes	. Fill in the d	letails.					
18.		•	•		ruptcy, did you sell, trade, or rse of your business or finan	• •	operty to anyone, ot	her than
		-			s made as security (such as gr have already listed on this stat	-	or mortgage on your	property).
	✓ No ☐ Yes	. Fill in the d	letails.					
19.		•	-		kruptcy, did you transfer any n called asset-protection device		rust or similar devic	e of which
	✓ No ☐ Yes	. Fill in the d	letails.					

Deb	tor 1	Fernando Jaquez	Case number (if known)
Pa	art 8:	List Certain Financial Accounts, Instruments, Safe Depo	osit Boxes, and Storage Units
20.	benefit, Include	year before you filed for bankruptcy, were any financial accounts or closed, sold, moved, or transferred? checking, savings, money market, or other financial accounts; certificates of pension funds, cooperatives, associations, and other financial institutions.	of deposit; shares in banks, credit unions, brokerage
21.	Do you	. Fill in the details. now have, or did you have within 1 year before you filed for bankruptourities, cash, or other valuables?	ey, any safe deposit box or other depository
22.	✓ No ☐ Yes	. Fill in the details. ou stored property in a storage unit or place other than your home with	nin 1 year before you filed for bankruptcy?
Pa	بخا	Fill in the details. Identify Property You Hold or Control for Someone Else)
23.	or hold	hold or control any property that someone else owns? Include any pr in trust for someone.	operty you borrowed from, are storing for,
		. Fill in the details.	
Pá	art 10:	Give Details About Environmental Information	
For	the purp	ose of Part 10, the following definitions apply:	
r	nazardou	nental law means any federal, state, or local statute or regulation conc s or toxic substance, wastes, or material into the air, land, soil, surfac statutes or regulations controlling the cleanup of these substances, w	e water, groundwater, or other medium,
		ns any location, facility, or property as defined under any environment or used to own, operate, or utilize it, including disposal sites.	al law, whether you now own, operate, or
		<i>is material</i> means anything an environmental law defines as a hazardo e, hazardous material, pollutant, contaminant, or similar item.	ous waste, hazardous substance, toxic
Rep	ort all no	otices, releases, and proceedings that you know about, regardless of v	vhen they occurred.
24.	Has any law?	governmental unit notified you that you may be liable or potentially li	able under or in violation of an environmental
25.	Have yo	. Fill in the details. ou notified any governmental unit of any release of hazardous material . Fill in the details.	?
	⊔ .55		

Debtor 1	Fernando Jaquez		Case number (if known)
26. Have y orders		l or administrative proceeding under any	environmental law? Include settlements and
✓ No □ Ye	es. Fill in the details.		
Part 11:	Give Details About Yo	our Business or Connections to An	ny Business
27. Within busine		ankruptcy, did you own a business or hav	e any of the following connections to any
	A member of a limited liability A partner in a partnership An officer, director, or manag An owner of at least 5% of the	oyed in a trade, profession, or other activity, or company (LLC) or limited liability partnershing executive of a corporation e voting or equity securities of a corporation Go to Part 12. In a fill in the details below for each business.	p (LLP)
Fernie's T	ruckina	Describe the nature of the business trucking	Employer Identification number Do not include Social Security number or ITIN.
Business Nam 11621 Pra	ne	Name of accountant or bookkeeper	EIN:
		-	Dates business existed
	•		ent to anyone about your business? Include
☑ No	ncial institutions, creditors, o	r otner parties.	

Debtor 1 Fernando Jaquez		Case number (if known)
Part 12	Sign Below	
that the ar property b	nswers are true and correct. I ເ	of Financial Affairs and any attachments, and I declare under penalty of perjury derstand that making a false statement, concealing property, or obtaining money or cruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, 1571.
	nando Jaquez do Jaquez, Debtor 1	XSignature of Debtor 2
Date _	09/11/2023	Date
Did you at	tach additional pages to Your S	tement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
☑ No ☐ Yes		
Did you pa	ay or agree to pay someone wh	s not an attorney to help you fill out bankruptcy forms?
☑ No ☐ Yes. N	Name of person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Fill in this inf	ormation to	identify your case	:	
Debtor 1	Fernando		Jaquez	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Ba	nkruptcy Court fo	or the: WESTERN DIS	STRICT OF TEXAS	
Case number				
(if known)				

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

C?

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: **List Your Creditors Who Hold Secured Claims**

	Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
1.	fill in the information below.	Creditors who Hold Claims Secured by Pr	operty (Official Form 106D),

Creditor's Select Portfolio Servicing, Inc. Surrender the property. No name: Retain the property and redeem it. Yes Retain the property and enter into a $\overline{\mathbf{Q}}$ Description of 11621 Pratt Ave, El Paso, TX 79936 Reaffirmation Agreement. property Retain the property and [explain]: П securing debt: Creditor's Tax Assessor/Collector Surrender the property. No name: Retain the property and redeem it. Yes Retain the property and enter into a Description of 11621 Pratt Ave, El Paso, TX 79936 Reaffirmation Agreement. property Retain the property and [explain]: securing debt: \square

Debtor will continue making payments to creditor without reaffirming. **Escrowed**

Debtor 1	Fernando Jaquez	Case number (if known)
Part 2:	List Your Unexpired Personal Property Leases	
For any une	expired personal property lease that you listed in Schedule G: Executo.	ory Contracts and Unexpired Leases (Official Form 1060

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will this lease be assumed?

None.

Debtor 1 Fernando Jaquez			Case number (if known)
Part 3: Sign Below			
	penalty of perjury, I declare that al property that is subject to a		ed my intention about any property of my estate that secures a debt and
person	ar property that is subject to a	ii uliexpii eu lea	
X /s/ Feri	nando Jaquez	X	
Fernanc	lo Jaquez, Debtor 1		Signature of Debtor 2
Date 0	9/11/2023		Date
N	IM / DD / YYYY		MM / DD / YYYY

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

- You are an individual filing for bankruptcy, and
- Your debts are primarily consumer debts.
 Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 -- Liquidation
- Chapter 11 -- Reorganization
- Chapter 12 -- Voluntary repayment plan for family farmers or fishermen
- Chapter 13 -- Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

+	\$78	filing fee administrative fee trustee surcharge
	\$338	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that the even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans:
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form--the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form-sometimes called the *Means Test*--deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If your income is more than the median income

for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

+		filing fee administrative fee
	\$1,738	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

\$200 filing fee \$78 administrative fee \$278 total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

\$235 filing fee \$78 administrative fee \$313 total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers.
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/forms/bankruptcy-forms

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury--either orally or in writing--in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together-called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtoreducation-courses.

In Alabama and North Carolina, go to: http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS EL PASO DIVISION

ln	re Fernando Jaquez	Case No.	
		Chapter	7
	DISCLOSURE OF COMPENSATION OF ATTORN	IEY FOR	DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the a that compensation paid to me within one year before the filing of the petition in ban services rendered or to be rendered on behalf of the debtor(s) in contemplation of is as follows:	kruptcy, or a	agreed to be paid to me, for
	For legal services, I have agreed to accept	\$1	,112.00
	Prior to the filing of this statement I have received	\$1	,112.00
	Balance Due		\$0.00
2.	The source of the compensation paid to me was: Debtor Other (specify)		
3.	The source of compensation to be paid to me is:		
	☑ Debtor ☐ Other (specify)		
4.	☑ I have not agreed to share the above-disclosed compensation with any other passociates of my law firm.	person unle	ss they are members and
	☐ I have agreed to share the above-disclosed compensation with another person associates of my law firm. A copy of the agreement, together with a list of the compensation, is attached.	•	
5.	In return for the above-disclosed fee, I have agreed to render legal service for all as	spects of th	e bankruptcy case, including:
	a. Analysis of the debtor's financial situation, and rendering advice to the debtor in bankruptcy;	determinin	g whether to file a petition in
	b. Preparation and filing of any petition, schedules, statements of affairs and plan	which may b	pe required;
	c. Representation of the debtor at the meeting of creditors and confirmation hearing	ig, and any	adjourned hearings thereof;

B2030 (Form 2030) (12/15)

- 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:
 - a. Adversary proceedings
 - b. Defending Objections to Discharge or Dischargeability
 - c. Complaints and other matters relating to taxes and/or student loans
 - d. Representing you in any matters resulting from your failure to disclose to this law firm all relevant facts and information
 - e. All services which you request after being Discharged
 - f. Matters pertaining to credit, credit reports, or "credit repair"
 - g. All other matters outside the scope of general bankruptcy matters
 - h. Audits by the US Trustee
 - i. 707(b) requests by the Trustee

CE			

/s/ Fernando Jaquez	
Fernando Jaquez	

IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF TEXAS EL PASO DIVISION

In	Re:	*

FERNANDO JAQUEZ *

* CASE NO. * CHAPTER 7

*

Debtor. *

The Debtor in the above captioned case, Fernando Jaquez, being duly sworn upon oath, state as follows (check all applicable statements):

1. Since the filing of this bankruptcy case, I have not been required by a judicial or administrative order or by statute to pay any domestic support obligation as defined in 11U.S.C.§101(14A).

OR

☐ I have paid all amounts that first became due and payable under a domestic support obligation (as defined in 11U.S.C.§101(14A)) after the filing of this bankruptcy case that I am required by a judicial or administrative order or by statute to pay.

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct. Execute on the 11th day of September, 2023.

/s/ Fernando Jaquez FERNANDO JAQUEZ

IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF TEXAS EL PASO DIVISION

In Re:

*

FERNANDO JAQUEZ * CASE NO. * CHAPTER 7

Debtor. *

LAWSUIT DISCLOSURE

We/I hereby acknowledge that we/I have no claims, lawsuits or any causes of action other than those listed in Schedule B and C of my/our bankruptcy. Such claims, lawsuits or causes of action must be reported in the bankruptcy, regardless if an attorney is involved or whether a lawsuit has been filed or not.

Such claims, lawsuits and causes of action may include, but are not limited to: personal injury accidents, medical malpractice, discrimination claims, worker's compensation, wrongful termination, contract claims, class actions, etc.

The above listed claims, lawsuits and causes of action are for example only and are not intended to be an exclusive list.

We/I understand that our bankruptcy attorney must be notified by telephone and in writing if we/I become entitled to any claims, lawsuits or any other causes of action during the life of the bankruptcy.

We/I further understand that if such claim, lawsuit or cause of action is not listed, we/I may be barred from pursuing such claims, lawsuit or causes of action.

/s/ Fernando Jaquez

FERNANDO JAQUEZ

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS EL PASO DIVISION

IN RE: Fernando Jaquez CASE NO

CHAPTER 7

VERIFICATION OF CREDITOR MATRIX

	The above	named D	Debtor h	nereby	verifies	that the	e attache	d list o	f creditors	is true	and cor	rect to	the b	oest o	f his/her
knowl	ledge.														

Date 9/11/2023	Signature //s/ Fernando Jaquez Fernando Jaquez
Date	Signature

American Financial Mgmt 8755 W Higgins Rd, S-610 Chicago, IL 60631

Attorney General of the United States Dept of Justice 950 Pennsylvania NW Washington, DC 20530

Best Buy/CBNA P.O. Box 6497 Sioux Falls, SD 57117

Cabelas/Cap1 P.O. Box 31293 Salt Lake City, UT 84131

Cavalry Investments, LLC 500 Summit Lake Dr, S-400 Valhalla, NY 10595

Clinical Pathology Laboratories, Inc P.O. Box 141669 Austin, TX 78714

Credit Collection Serv. 725 Canton St. Norwood, MA 02062

Entegra Capital 8900 Indian Creek Pkwy, S-400 Overland Park, KS 66210

Fernando Jaquez 11621 Pratt Ave. El Paso, TX 79936 Greenberg, Grant & Richards, Inc P.O. Box 571811 Houston, TX 77257

Home Depot P.O. Box 6497 Sioux Falls, SD 57117

Internal Revenue Service Special Procedures Staff Stop 5022 AUS, 300 E. 8th St. Austin, TX 78701

Internal Revenue Service P.O. Box 7346 Philadelphia, PA 19101

Kohls/Capital One P.O. Box 3115 Milwaukee, WI 53201

Linebarger, Goggan, Blair & Sampson Weston Centre 112 E Pecan St, S-2200 San Antonio, TX 78205

NASTC 2054 Nashville Pike Gallatin, TN 37066

Omar Gonzalez, MD PA P.O. Box 14099 Belfast, ME 04915

Richard T. Avis Attorney at Law Select Portfolio Servicing, Inc. P.O. Box 65250 Salt Lake City, UT 84165

Suttell & Hammer Attorneys at Law P.O. Box C-90006 Bellevue, WA 98009

Tax Assessor/Collector P.O. Box 2992 El Paso, TX 79999

United States Attorney 601 N.W. Loop 401, Suite 600 San Antonio, TX 78216

Wells Fargo P.O. Box 29482 Phoenix, AZ 85038

Wex/Nastc/Fleet P.O. Box 639 Portland, ME 04104